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CONFIRMATION NO. 8172

SERIAL NUMBER 10/645,722	FILING or 371(c) DATE 08/20/2003 RULE	CLASS 705	GROUP ART UNIT 3691	ATTORNEY DOCKET NO. 020375-038110US		
APPLICANTS Kenneth Algiene, Littleton, CO; Brenda K. McDonald, Coconut Creek, FL; David Baumgartner, Parker, CO; ** CONTINUING DATA ***** This appln claims benefit of 60/464,683 04/21/2003 ** FOREIGN APPLICATIONS ***** ** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** 11/21/2003						
Foreign Priority claimed <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No 35 USC 119(a-d) conditions met <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Verified and Acknowledged <u>/JOHN O PRESTON/</u> Examiner's Signature		<input type="checkbox"/> Met after Allowance Initials	STATE OR COUNTRY CO	SHEETS DRAWINGS 7	TOTAL CLAIMS 21	INDEPENDENT CLAIMS 3
ADDRESS TOWNSEND AND TOWNSEND AND CREW, LLP TWO EMBARCADERO CENTER EIGHTH FLOOR SAN FRANCISCO, CA 94111-3834 UNITED STATES						
TITLE Systems and methods for directing elective account balances						
FILING FEE RECEIVED 768	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees (Filing) <input type="checkbox"/> 1.17 Fees (Processing Ext. of time) <input type="checkbox"/> 1.18 Fees (Issue) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit			